

Luther.

Company Pension Scheme

Our Consulting Services

Company Pension Schemes: Our Overview, Your Advantage

The intelligent design of company pension schemes (bAV) creates advantages for companies of all sizes – not only when competing for skilled workers.



Companies of all sizes and across all industries are facing major challenges. The financial crisis, supply bottlenecks and international conflicts are putting customers, products and markets under considerable pressure to adapt. At the same time, rapid demographic and social change is taking place, which, in conjunction with advancing digitalisation, is also fundamentally changing the world of work.

These influences are forcing companies, in their capacity as employers, to adapt their entire approach to human resources and remuneration policy to the new requirements as quickly as possible. This includes employee benefits, especially those provided by the company, which are increasingly being used to attract and retain employees.

These influences are forcing companies, in their capacity as employers, to adapt their entire personnel and remuneration policies to the new requirements as quickly as possible. This includes fringe benefits, especially company pension schemes, which are also particularly important from a financial point of view. For example, the promise of attractive company

pension benefits can be an important tool in attracting and retaining skilled workers.

However, existing company pension schemes, many of which were established decades ago, often need to be adapted to the new challenges, including their financing instruments and their financial and accounting implications. In view of the financial volume that company pension schemes often require, the focus here is on the significant impact on costs, balance sheet structure and liquidity.

Luther's Pensions team offers solutions for this and is available to provide comprehensive support.

Solutions for Current Challenges

We understand that every client has unique challenges and goals. That is why we offer you a personalised and individual approach to consulting, tailored to your specific needs. Our team of experienced solicitors works closely with you to find a tailor-made solution for you.



Luther as an extended workbench for your occupational pension scheme

We help you to achieve a high level of quality and security in all matters relating to the legal administration of your company pension scheme, thereby minimising your liability risks. We advise you on all legal matters and support you in proper business management, record keeping and legal advice.

Tailored advice for insurance companies and pension providers

At Luther, a strong team of highly specialised experts offers specific advisory services for insurance companies, pension providers and pension funds.

The services cover insurance law product design, including all issues relating to procurement, company law and tax law. We also advise on capital investment, with investment tax law issues being of particular importance here.

In short: the comprehensive expertise of our broad-based, highly experienced team for insurance companies and pension providers is at your disposal.

Additional financial reserves from company pension schemes

When unforeseeable events such as pandemics and wars affect costs, balance sheets or liquidity, occupational pension schemes often provide an additional tool for stability. There are numerous flexible options for improving liquidity, profitability (costs) and balance sheet debt. Choosing the right tool

depends on the specific situation of the company, its history and other factors.

Appropriate remuneration of executives

The remuneration packages of executives have increasingly become the focus of public attention in recent years. Recent examples include the dispute over the former director of Rundfunk Berlin-Brandenburg (RBB) and the remuneration practices for works council members at Volkswagen AG. However, the question of the appropriateness of executive remuneration does not only concern public-law corporations and DAX companies.

Small and medium-sized enterprises must also comply with numerous requirements when determining remuneration levels. We support you in designing legally compliant and appropriate remuneration packages for managing directors, board members and executives.

War for Talents

Not only is there the well-known 'war for talent', but also a 'competition for benefits' among employers vying for the best applicants – and, as a result, for the long-term retention of existing high performers in their companies. It is worth re-evaluating tried-and-tested solutions and creating new, cost-effective tools for recruiting and retaining employees. We offer comprehensive advice and support in designing and implementing flexible working time models and attractive additional benefits.

Release of the employer from occupational pension obligations

Company pension commitments made directly by the company to its employees represent an obligation beyond the core business that must be recognised as a pension provision. Interest rate developments, inflation and rising life expectancy are external factors that increase costs.

Planning security is lost. If assets are reserved, the volatility on the capital markets is also reflected in the balance sheet. These usually high, unpleasant obligations from occupational pension schemes can be eliminated from the company balance sheet. This makes the balance sheet immune to future fluctuations from the development of occupational pension obligations and fluctuations in pension assets. The keyword for this type of solution is a 'pensioners' company' in which the pension obligations are bundled.

We advise and support you in the complete transfer of liability and balance sheet obligations to an independent pensioner company. We regularly structure this in such a way that the company pension continues to be perceived as a social benefit of your company and can also remain within the sphere of influence of the company. The employer stands by its social policy responsibility.

Our Advisory Services

M&A transactions

- Identification and assessment of risks relating to occupational pension schemes (pension due diligence)
- Contract drafting for transactions
- Preparation for purchase (financing of pension obligations, outsourcing to pension funds, etc.)
- Harmonisation of the occupational pension landscape after completion of the sale (post-merger integration)

Companies in crisis

- Procurement of liquidity via occupational pension schemes
- Improvement of the equity ratio

HR contact person

- Transfer or settlement of pension entitlements, interpretation of pension schemes
- pension adjustments
- Design, closure, modification or restriction of pension schemes
- Managing director and board member commitments
Contractual insolvency insurance

Restructuring within the group

- Outsourcing of pension obligations
- Establishment of pensioner companies
- Release from liability for pension obligations in the event of liquidations and company successions

Contact person for finance

- Accounting for pension provisions in commercial and tax balance sheets
- Limiting the volatility of provisions
- Transfer of direct commitments to external pension providers
- Establishment and review of contractual trust arrangements (CTA)

Contact person for pension providers

- Clarification of (insurance) supervisory issues
- Review of the suitability of insurance products for occupational pension schemes
- Review of general terms and conditions of insurance, benefit plans, forms
- Reduction of benefits and closure of coverage gaps



Selected Mandates



Cost reduction through expansion of occupational pension schemes: Expansion of pension payments by granting instalment payment options in the occupational pension scheme. Immediate balance sheet relief through reduction of pension provisions.



Relief in the event of a corporate crisis: Spin-off of Future Service from existing pension commitments at group level, taking into account the economic situation of the group. Immediate significant relief on the balance sheet.



Immediate release of liquidity: Measure to transfer trust funds from a contractual trust arrangement (CTA) back to the sponsoring company with high liquidity releases.



Cost reduction through harmonisation: Standardising numerous pension schemes within a corporate group experiencing financial difficulty. Simultaneous reduction of future pension increases, utilising the discretionary powers of the scheme trustees and employer representatives against the three-stage test of the EAT when interventions are made through collective bargaining agreements.



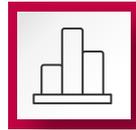
Intelligent design of M&A processes: Isolated or combined relief of the object of sale from pension obligations through conversion law spin-offs or debt assumption models in conjunction with trust models.



Advice for supplementary pension funds: Transfer of funds from compulsory insurance to the voluntary insurance settlement association covered by VAG rules, thereby avoiding immediate special contributions.



Enforcement of recourse claims: Measure to provide a board pension for the bargaining chip in the context of damages negotiations.



Identification and utilisation of accounting options: Utilisation of the more advantageous regulations for congruently covered pension plans within the framework of an M&A transaction instead of the standard market value assessment of reinsurance policies.



Adjustment of the capital structure: Model project in cooperation with one of the 'Big Four' auditing firms for immediate balance sheet improvement (higher equity) through outsourcing via a lump-sum support fund for the restructuring of the company.



Model for refinancing civil servant pensions: Drafting and negotiating an alternative financing model for the obligations of a senior federal authority with regard to civil servant pensions and the pensions of DO employees with the aid of a pension fund.



Advising the Federal Government: Advice on the amendment of the Occupational Pensions Act (BetrAVG).



Industry pension fund – social partner model: Advising and actively supporting a pension provider in the design and implementation of one of the first social partner models in the German pension landscape.



Reorganisation of financing vehicles: Advice on the reorganisation of financing instruments in the context of a group split; active support in the distribution of financing vehicles among the newly formed group divisions.

Your Contact

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Dr Marco Arteaga

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Dr Marco Arteaga studied business administration and law in Wiesbaden and Mainz (both Germany) and received his doctorate from the University of Cologne (Germany) for a thesis on a topic regarding insolvency insurance for shareholder-employees' occupational pensions. He has several years of experience working in managerial functions in occupational pension consulting and in the life insurance industry and sits on various association committees. Furthermore, he has advised the German federal government on the Occupational Pension Strengthening Act (2017).

Marco Arteaga has published extensively in the relevant fields of law, is a member of the German Occupational Pension Association (aba), the Scientific Board of the German Insurance Science and Design Association (GVG) and a member and spokesperson of „Eberbacher Kreis“, an association of lawyers from large national and international law firms whose focus area is occupational pension schemes.

Areas of practice

Dr Marco Arteaga deals with all matters relating to occupational pensions, including tax, commercial, accounting, insolvency, social security and insurance law and all related actuarial, business administration and personnel policy aspects, which may arise when introducing or designing occupational pension schemes. He further deals with all pension-related issues raised by the involved pension providers and the typical financing instruments, such as direct insurance, reinsurance and collective insurance policies, pension funds, municipal, state and church supplementary pension funds and contractual trust arrangements (CTAs).

Your Contact



Prof. Dr Annekatriin Veit

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Dr Annekatriin Veit obtained her doctorate from the University of Bielefeld (Germany) for a thesis on a topic regarding occupational pension schemes. She has more than 20 years' experience as an advisor, having worked in two large consultancy firms for occupational pension schemes, two large law firms and one of the Big Four auditing firms, and has made a name for herself through numerous publications, including as a co-author of a standard commentary on the German Occupational Pensions Act. Since June 2025, she has held a Chair at the Berlin Federal University of Applied Administrative Sciences, Social Security Department, subject area: Law – Old-Age Provision, where she primarily teaches on matters related to occupational pension schemes.

Areas of practice

Dr Annekatriin Veit specialises in all employment, tax, social security, commercial and accounting law aspects of occupational pension schemes. She has extensive experience in assisting with negotiations and with risk analyses in the context of mergers and acquisitions, in harmonising pension schemes and in advising on how to organise the release from liability in liquidations or business successions. She supports clients in all tax matters that involve dealing with tax authorities and tax courts. She also advises on matters regarding statutory and contractual insolvency insurance and provides representation in occupational pension disputes.

Your Contact



Caroline Braun

Graduate in Mathematics, Counsel

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Caroline Braun studied mathematics at the Technical University of Berlin (Germany). She has more than 25 years of consultancy experience in the field of company pension schemes for companies of all sizes, gained from working in one of the large consultancy firms, as well as in a new consultancy firm specialising in company pension schemes that she helped found in 2015.

Areas of practice

Caroline Braun assists with the introduction, reorganisation, restructuring and administration of company pension schemes. As an actuarial expert, she advises on quantitative, accounting, employment and tax law issues related to company pension schemes.

Your Contact



Susanne Burkert-Vavilova

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Susanne Burkert-Vavilova initially worked for the international law firm Freshfields Bruckhaus Deringer in Berlin and Moscow from 2002 to 2010. Before joining the firm in 2021, Susanne Burkert-Vavilova was counsel in a leading position for an internationally positioned MDAX company in Essen for many years. She speaks English and Russian.

Areas of practice

Susanne Burkert-Vavilova's practice focuses on individual labor law, corporate restructuring and corporate co-determination.

Your Contact



Jan Hansen

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After studying law and carrying out his legal training in Cologne (Germany), Jan Hansen was admitted to the German Bar in 2017. Before joining Luther, he worked for a Cologne law firm that specialised in insurance and liability law, where he focused on representing life insurers, insurance intermediaries and private and public pension payers in court.

Areas of practice

Jan Hansen primarily advises on company pension schemes, insurance contract law and insurance supervisory law. His legal services further concentrate on advising non-profit and other corporations on matters regarding the adequacy of managing directors and board members' remuneration, as well as advising pension payers in connection with sustainability-related disclosure requirements.

Your Contact



Dr Elisabeth Sechtem

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Dr Elisabeth Sechtem studied law at Christian Albrecht University in Kiel (Germany). After carrying out her legal training with a particular emphasis on employment law, including working in the Employment Law Department of Gleiss Lutz in Stuttgart (Germany), she passed her second state law exam in 2017.

Elisabeth Sechtem was admitted to the German Bar in 2019. Before moving to Luther, she worked for two large international law firms, where she primarily advised on employment law issues.

Areas of practice

Dr Elisabeth Sechtem advises domestic and international clients on all matters pertaining to individual and collective employment law, as well as on company pension law and on residence law issues.

In addition to advising on the employment law aspects of corporate transactions, she concentrates her legal practice on the preparation and implementation of complex HR restructurings, including negotiations with employee representatives, where necessary.

Your Contact



Dr Lisa Kraayvanger

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Lisa Kraayvanger studied law with an emphasis on employment and corporate law at Leibniz University in Hanover (Germany). She carried out her legal training in the district of the Higher Regional Court of Celle (Germany). Lisa Kraayvanger joined Luther in 2022.

Areas of practice

Lisa Kraayvanger advises and represents companies on labour law restructuring, including the related strategic and economic aspects. Her advice focuses in particular on practical solutions for staff reductions, including the associated negotiations on reconciliation of interests and social plans. Lisa Kraayvanger also specialises in advising on labour law implications in the context of large-scale projects in the hospital and university clinic sector. She has specialist knowledge of supplementary pension law (ZVK/VBL) and advises on issues relating to membership or participation in the respective pension funds, particularly in the context of cross-institutional mergers. Lisa Kraayvanger represents her clients both in and out of court.

Your Contact



Sara Zeck

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Sara Zeck is an expert in occupational pension schemes and has acquired her extensive expertise during her many years of working for an international management consultancy specialising in occupational pension schemes. There, she primarily supported and administered pension commitments in occupational pension schemes and monitored the implementation and execution of contractual trust arrangements (CTAs). Ms Zeck's specialisation includes in-depth knowledge of all five implementation methods for occupational pension schemes and extensive practical experience with the specific requirements and complex issues in this area, including the handling of pension rights equalisation. Ms Zeck joined Luther's Pensions team in 2022. Ms Zeck recently successfully passed the examination to become a certified pension consultant.

Areas of practice

Ms Zeck's areas of expertise include due diligence reviews of occupational pension schemes, working life accounts and partial retirement, the management of extensive consulting projects to ensure smooth and goal-oriented implementation, the support of specialised legal advice through the evaluation of specialist data resources from the internet and legal databases, and the professional preparation and processing of legal documentation.

Hits the mark. Luther.

Luther Rechtsanwaltsgesellschaft mbH is one of the leading corporate law firms in Germany. With some 420 lawyers and tax advisors, we can advise you in all fields of German and international corporate law. In addition to having offices in every economic centre throughout Germany, we are also present in 11 locations abroad: in Brussels, London and Luxembourg in Europe, and in Bangkok, Delhi-Gurugram, Ho Chi Minh City, Jakarta, Kuala Lumpur, Shanghai, Singapore and Yangon in Asia.

Our advisory services are tailored to our clients' corporate goals. We take a creative, dedicated approach to achieving the best possible economic outcome for each of our clients. The name "Luther" stands for expertise and commitment. With a passion for our profession, we dedicate all our efforts to solving your issues, always providing the best possible solution for our clients. Not too much and not too little – we always hit the mark.

We know how crucial it is to use resources efficiently and to plan ahead. We always have an eye on the economic impact of our advice. This is true in the case of strategic consulting as well as in legal disputes. We have complex projects on our agenda every day. At Luther, experienced and highly specialised advisors cooperate closely in order to offer our clients the best possible service. Thanks to our fast and efficient communication, permanent availability and flexibility, we are there for you whenever you need us.

Luther has been named "Law Firm of the Year: Germany 2024" by The Lawyer, one of the most well-known legal magazines worldwide.



About unyer

unyer is a global organisation of leading international professional services firms. Besides law firms, unyer is also open to other related professional services, especially from the legal tech sector. unyer is based in Zurich as a Swiss Verein. unyer is globally connected but has strong local roots in their respective markets.

unyer has an exclusive approach and only accepts one member firm from each market. unyer members offer its clients full services across all jurisdictions with a compelling industry focus. The organisation has an annual turnover of more than EUR 650 million and includes over 2,550 lawyers and advisors in more than 14 countries in Europe and Asia.

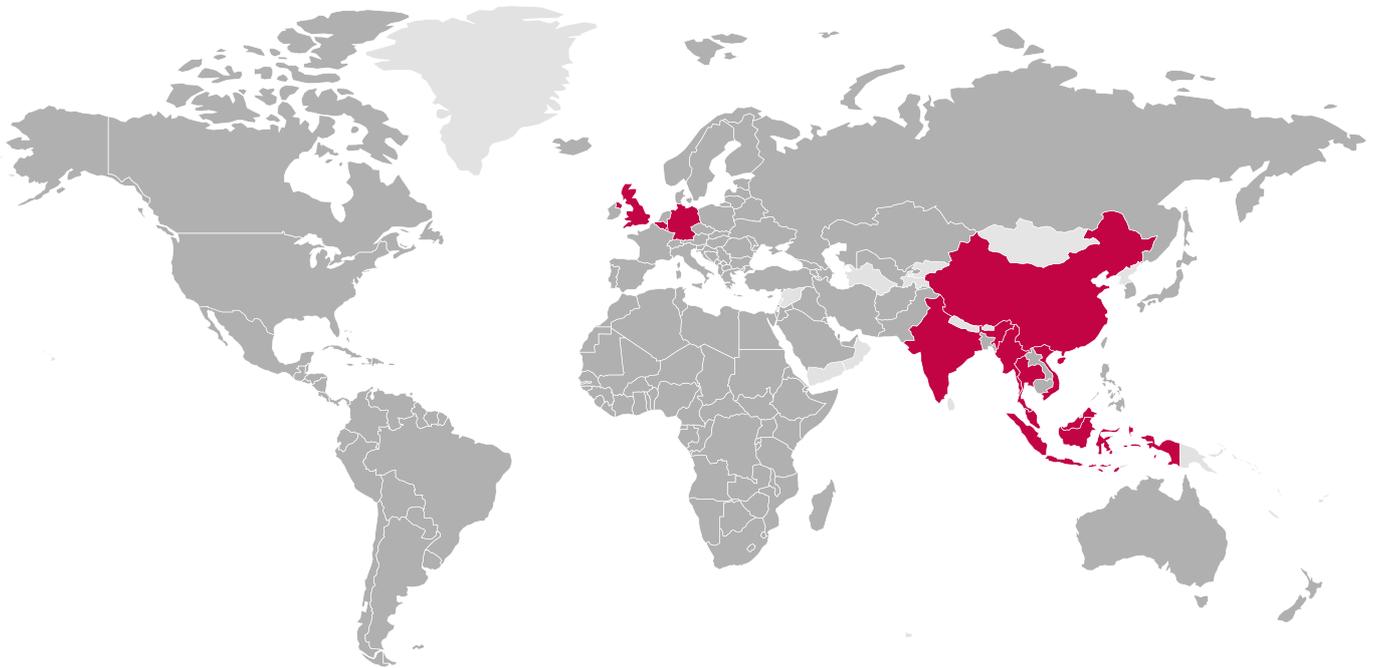
www.unyer.com



Our locations

We have a global outlook, with international offices in 11 key economic and financial centres in Europe and Asia. We also maintain close relationships with other commercial law firms in all relevant jurisdictions. Luther is a founding member of unyer (www.unyer.com), a global organisation of leading professional services firms that cooperate exclusively with each other. This way, we ensure a seamless service for our clients throughout their demanding international projects.

Our partner firms are based in Africa, Australia and New Zealand, Europe, Israel, Japan and Korea, the Middle East, Russia and the CIS, South and Central America, the US and Canada.



- Luther locations
- Best friends

Our locations

Bangkok	Jakarta
Berlin	Kuala Lumpur
Brussels	Leipzig
Cologne	London
Delhi-Gurugram	Luxembourg
Dusseldorf	Munich
Essen	Shanghai
Frankfurt a.M.	Singapore
Hamburg	Stuttgart
Hanover	Yangon
Ho Chi Minh City	

Our industries

We focus on advising transactions with respect to targets in five industries.

Energy



Conventional or renewable energies: We work efficiently and sustainably.

Health Care & Life Science



With our expertise, we have our finger on the pulse of time.

Information Tech & Telecommunications



We connect today with tomorrow.

Mobility & Logistics



We understand what gets you moving and can set you on the right course.

Real Estate & Infrastructure



We lay the foundation for you to build on.

Our practice areas

Antitrust Law

Capital Markets &
Banking

Commercial &
Distribution Law,
Product Liability/
Product Compliance

Complex Disputes

Compliance &
Internal Investigations

Corporate/M&A

Data Protection Law

Employment Law

Energy Law

Environment &
Planning Law
Regulatory

ESG – Environmental
Social Governance

Financial Services
Investment Funds &
Alternative Investments

Insurance Law

International
Trade Law

IP & Copyright Law

IT Law

Media & Entertainment

Notarial Services

Public Procurement
Law

Public Subsidies/
State Aid Law

Private Wealth &
Succession

Real Estate

Restructuring &
Insolvency

Start-ups & Venture
Capital

State, Administration,
Public Undertakings

Tax Law

Telecommunications
Law

White-Collar Crime &
Tax Offences

Our awards



The Lawyer European Awards

Luther has been named “Law Firm of the Year: Germany 2024” by The Lawyer, one of the most well-known legal magazines worldwide.



JUVE

In the JUVE Guide of Commercial Law Firms 2024/2025, 58 lawyers from Luther were recommended, and eleven of these were also listed as “leading advisors” and three as “up and coming”. The legal publisher JUVE ranked Luther in 33 areas of law. In 2024, Luther won the JUVE Award “Law Firm of the Year - Regulatory Law”. Luther was also nominated as ‘Law Firm of the Year for M&A’. In 2019, Luther received the highest award from JUVE as ‘Law Firm of the Year 2019’.



Chambers

In 2025, Luther was recognised by Chambers Europe for 17 practice areas in Germany as well as in two practice areas in Luxembourg. In addition, 20 partners were included in the Individual Ranking. Moreover, in 2025, Luther was recognised by Chambers Global in five practice areas in Germany and in one each in Luxembourg and Myanmar, while nine partners were also included in the Individual Ranking.



The Legal 500

The Legal 500 Germany 2025 recommends Luther in 38 areas of law, with “Top Tier” rankings in two of these areas. 73 lawyers are being recommended, 19 of whom have been specially recognised as “Leading Individual” or “Next Generation Partner”. “The Legal 500 EMEA 2024” recommends Luther for seven areas of law in Luxembourg, and nine lawyers are also recommended, two of whom have been specially recognised as “Leading Individual”. “The Legal 500 Asia Pacific 2024” recommends Luther and two of its lawyers for one area of law in Myanmar.



The Legal 500 Green Guide EMEA 2025

Two Luther lawyers have been included in the recommendations for Germany in the Green Ambassadors Europe Guide 2025. This guide, published by Legal 500, recognises lawyers who are particularly committed to sustainability and the green transition - both in their client work and beyond.



Kanzleimonitor

Kanzleimonitor 2024/2025 recommends Luther in 21 areas of law and has also included four Luther lawyers among the recommended lawyers mentioned by name.



Best Lawyers in Germany 2026

For the year 2026, 127 lawyers have been recommended by Luther as “Best Lawyers in Germany 2026”, an award presented by the US publisher “Best Lawyers” in cooperation with the German Handelsblatt, including two partners as “Lawyer of the Year” for his area of law, and 43 colleagues who have received the recommendation “Best Lawyers - Ones to Watch”.



Lexology Index

Lexology Index (formerly: WWL - Who's Who Legal) recommends a total of 27 lawyers in its June 2025 publications, nine of whom received the highest accolade of Thought Leader and two of whom were recognised as Future Leaders.

Digitalisation

The digital revolution is well under way. In a highly competitive market new business models are always being developed and existing processes are continually being challenged. Groups, medium-sized businesses and start-ups are all looking for the best possible ways to position themselves in this environment. In this way, new, innovative forms of cooperation are constantly being created. This revolution is being driven by numerous recent technological developments: cloud computing, digital platforms, Big Data and artificial intelligence, the Internet of Things and blockchain technology.

Luther advises on all legal topics relating to digital business models, agile architectures and technical levers. Our team provides support in all phases of the necessary transformation processes within the company, the law firm or the group, from strategic dialogue to conceptual work and the realignment of value chains, also including the subsequent change process. When providing advice, the Luther team also considers relevant topics and changes in commercial and distribution, employment, IT and data protection law.



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For reasons of better legibility, the simultaneous use of gender-specific language forms is dispensed with. Corresponding terms apply in principle to all genders in the sense of equal treatment. The abbreviated form of language has editorial reasons and does not imply any valuation.

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Luther.

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You can find further information at:

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